

Information to identify the case:			
Debtor 1	Russell M Sarbo		
	First Name	Middle Name	Last Name
Debtor 2	Diana L Sarbo		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	12-22460-CMB		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Russell M Sarbo

Diana L Sarbo
aka Diana L Romonsky

12/4/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Russell M Sarbo
Diana L Sarbo
Debtors

Case No. 12-22460-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
Form ID: 3180W

Page 1 of 2
Total Noticed: 41

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.

db/jdb
cr
cr
13374187 +Russell M Sarbo, Diana L Sarbo, 2417 Ruth Street, New Castle, PA 16101-5405
13374191 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
13443911 Citimortgage Inc., P. O. Box 14609, Irving, TX 75014
13374196 +Apothaker & Associates, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
13374199 Citi Mortgage, PO Box 6243, Sioux Falls, SD 57117-6243
13374185 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
+Eastern Account System, PO Box 837, Newtown, CT 06470-0837
+Fidelity Properties In, PO Box 2055, Alliance, OH 44601-0055
+First National Bank of PA, c/o AAS Debt Recovery Inc, P.O. Box 129,
Monroeville PA 15146-0129
13374200 +First National Bank of PA, 4140 E. State Street, Hermitage PA 16148-3401
13374202 +GC Services, 6330 Gulfton St., Houston, TX 77081-1198
13374203 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
(address filed with court: J.C. Christensen & Associates, Inc., P O Box 519,
Sauk Rapids, MN 56379)
13374204 Jacob Collection Group, LLC, 2623 West Oxford Loop, Oxford, MS 38655-5442
13374205 +Jameson Care Center, 1211 Wilmington Avenue, New Castle, PA 16105-2516
13374206 +Jameson Health Service, 1211 Wilmington Road, New Castle, PA 16105-2516
14210921 +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051
13374210 NCO Financial Services, PO Box 13570, Philadelphia, PA 19101
13374211 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
13374212 +Penn Credit, 916 S. 14th St., Harrisburg, PA 17104-3425
13374213 Penn Credit Corporation, 916 S 14th St, PO Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2017 01:24:49 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr
EDI: RECOVERYCORP.COM Dec 05 2017 01:23:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13374186 EDI: AFNIRECOVERY.COM Dec 05 2017 01:23:00 Afni, 404 Brock Dr., PO Box 3517,
Bloomington, IL 61702-3517
13420411 EDI: AIS.COM Dec 05 2017 01:18:00 American InfoSource LP as agent for,
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
13456059 EDI: RESURGENT.COM Dec 05 2017 01:23:00 Ashley Funding Services, LLC its successors and,
assigns as assignee of LabCorp, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13374188 +EDI: ACCE.COM Dec 05 2017 01:23:00 Asset Acceptance Llc, Attn: Bankruptcy, PO Box 2036,
Warren, MI 48090-2036
13374189 EDI: CBCSI.COM Dec 05 2017 01:18:00 CBCS, P.O. Box 163250, Columbus, OH 43216-3250
13374190 E-mail/Text: jessicajones@cpcprecovery.com Dec 05 2017 01:25:14
Central Portfolio Control, Inc, 6640 Shady Oak Road, Ste #300,
Eden Prairie, MN 55344-7710
13374193 +EDI: CCS.COM Dec 05 2017 01:23:00 Credit Collection Services, Two Wells Avenue,
Newton Center, MA 02459-3246
13374194 +E-mail/Text: kcarter@creditmanagementcompany.com Dec 05 2017 01:25:12 Credit Management Co,
2121 Noblestown Rd, Pittsburgh, PA 15205-3956
13374195 +EDI: CONVERGENT.COM Dec 05 2017 01:23:00 E R Solutions, Inc., 10750 Hammerly Blvd. #200,
Houston, TX 77043-2317
13374198 EDI: CONVERGENT.COM Dec 05 2017 01:23:00 ER Solutions, Inc, PO Box 9004,
Renton, WA 98057-9004
13374207 +EDI: RESURGENT.COM Dec 05 2017 01:23:00 LVNV Funding, PO Box 740281,
Houston, TX 77274-0281
13473389 +EDI: RESURGENT.COM Dec 05 2017 01:23:00 LVNV Funding LLC, c/o Resurgent Capital Services,
P.O. Box 10675, Greenville, SC 29603-0675
13456060 EDI: RESURGENT.COM Dec 05 2017 01:23:00 LVNV Funding, LLC its successors and assigns as,
assignee of CitiFinancial, Inc., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13374209 EDI: MID8.COM Dec 05 2017 01:23:00 Midland Credit Management, Inc., PO Box 60578,
Los Angeles, CA 90060-0578
13378158 +EDI: MID8.COM Dec 05 2017 01:23:00 Midland Credit Management, Inc.,
2365 Northside Drive, Suite 300, San Diego CA 92108-2709
13374214 E-mail/Text: nod.referrals@fedphe.com Dec 05 2017 01:24:38 Phelan, Hallinan & Schmieg, LLP,
One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400,
Philadelphia, PA 19103-1814
13374215 +E-mail/Text: bankolist@praxis-financial.com Dec 05 2017 01:25:07
Praxis Financial Solutions, Inc., 7331 N. Lincoln Ave. Suite 8, Lincolnwood, IL 60712-1766
13386601 EDI: Q3G.COM Dec 05 2017 01:23:00 Quantum3 Group LLC as agent for, Capio Partners LLC,
PO Box 788, Kirkland, WA 98083-0788
13986294 EDI: RECOVERYCORP.COM Dec 05 2017 01:23:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 21

District/off: 0315-2

User: amaz
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: Dec 04, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MIDFIRST BANK
cr* +MidFirst Bank, 999 NW Grand Blvd., Ste 100, Oklahoma City, OK 73118-6051
13374208* +LVNV Funding Llc, Po Box 740281, Houston, TX 77274-0281
13374192 ##CitiFinancial, PO Box 183172, Columbus, OH 43218-3172
13374197 ##+Edwin A. Abrahamsen & Associates, PC, Attn: Heather K. Woodruff, Esq., 120 N. Keyser Ave.,
Scranton, PA 18504-9701
13374201 ##Fulton, Friedman & Gullace, LLC, PO Box 2123, Warren, MI 48090-2123
13374216 ##Vision Financial Corp, PO Box 460260, Saint Louis, MO 63146-7260

TOTALS: 1, * 2, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 4, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Paula J. Cialella on behalf of Joint Debtor Diana L Sarbo paula@cialellalaw.com,
jennie@nypalaw.com;kayann@nypalaw.com
Paula J. Cialella on behalf of Debtor Russell M Sarbo paula@cialellalaw.com,
jennie@nypalaw.com;kayann@nypalaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6